

**SELECTED ECONOMIC CHARACTERISTICS**  
**2010-2014 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21403

Subject	Zip Code Tabulation Area : 21403			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	24,598	+/- 970	100.0%	(X)
<b>In labor force</b>	16,868	+/- 830	68.6%	+/- 1.9
Civilian labor force	16,556	+/- 859	67.3%	+/- 2.1
Employed	15,710	+/- 852	63.9%	+/- 2.1
Unemployed	846	+/- 202	3.4%	+/- 0.8
Armed Forces	312	+/- 176	1.3%	+/- 0.7
<b>Not in labor force</b>	7,730	+/- 543	31.4%	+/- 1.9
Civilian labor force	16,556	+/- 859	(X)	(X)
Percent Unemployed	(X)	+/- (X)	5.1%	+/- 1.2
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	12,903	+/- 643	(X)	(X)
<b>In labor force</b>	8,218	+/- 605	63.7%	+/- 3.1
Civilian labor force	8,185	+/- 598	63.4%	+/- 3.1
Employed	7,665	+/- 549	59.4%	+/- 3.2
<b>Own children under 6 years</b>	2,322	+/- 411	(X)	(X)
All parents in family in labor force	1,386	+/- 377	59.7%	+/- 14.8
<b>Own children 6 to 17 years</b>	3,838	+/- 457	(X)	(X)
All parents in family in labor force	2,788	+/- 507	72.6%	+/- 11.6
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	15,512	+/- 726	100.0%	(X)
Car, truck, or van -- drove alone	11,563	+/- 661	74.5%	+/- 3.5
Car, truck, or van -- carpooled	1,311	+/- 336	8.5%	+/- 2.2
Public transportation (excluding taxicab)	917	+/- 368	5.9%	+/- 2.3
Walked	309	+/- 160	2%	+/- 1
Other means	385	+/- 212	2.5%	+/- 1.3
Worked at home	1,027	+/- 249	6.6%	+/- 1.6
<b>Mean travel time to work (minutes)</b>	29.1	+/- 1.8	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	15,710	+/- 852	100.0%	(X)
Management, business, science, and arts occupations	7,486	+/- 435	47.7%	+/- 3
Service occupations	2,253	+/- 409	14.3%	+/- 2.4
Sales and office occupations	3,671	+/- 488	23.4%	+/- 2.8
Natural resources, construction, and maintenance occupations	1,353	+/- 465	8.6%	+/- 2.8
Production, transportation, and material moving occupations	947	+/- 321	6%	+/- 1.9
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	15,710	+/- 852	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	0	+/- 25	(X)	+/- 0.2
Construction	1,234	+/- 336	7.9%	+/- 2.1
Manufacturing	623	+/- 194	4%	+/- 1.2
Wholesale trade	230	+/- 93	1.5%	+/- 0.6
Retail trade	1,603	+/- 311	10.2%	+/- 1.9
Transportation and warehousing, and utilities	310	+/- 230	2%	+/- 1.4
Information	310	+/- 145	2%	+/- 1
Finance and insurance, and real estate and rental and leasing	1,153	+/- 268	7.3%	+/- 1.7
Professional, scientific, and management, and administrative and waste	2,667	+/- 411	17%	+/- 2.5
Educational services, and health care and social assistance	3,201	+/- 332	20.4%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	1,371	+/- 294	8.7%	+/- 1.8
Other services, except public administration	1,028	+/- 314	6.5%	+/- 1.9
Public administration	1,980	+/- 362	12.6%	+/- 2.1

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	15,710	+/- 852	100.0%	(X)
Private wage and salary workers	11,060	+/- 753	70.4%	+/- 2.5
Government workers	3,670	+/- 432	23.4%	+/- 2.5
Self-employed in own not incorporated business workers	980	+/- 240	6.2%	+/- 1.5
Unpaid family workers	0	+/- 25	0%	+/- 0.2
<b>INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	12,582	+/- 472	100.0%	(X)
Less than \$10,000	555	+/- 127	4.4%	+/- 1
\$10,000 to \$14,999	209	+/- 100	1.7%	+/- 0.8
\$15,000 to \$24,999	803	+/- 196	6.4%	+/- 1.5
\$25,000 to \$34,999	671	+/- 206	5.3%	+/- 1.6
\$35,000 to \$49,999	995	+/- 173	7.9%	+/- 1.3
\$50,000 to \$74,999	2,369	+/- 397	18.8%	+/- 3
\$75,000 to \$99,999	1,711	+/- 363	13.6%	+/- 2.8
\$100,000 to \$149,999	2,558	+/- 348	20.3%	+/- 2.6
\$150,000 to \$199,999	1,242	+/- 212	9.9%	+/- 1.7
\$200,000 or more	1,469	+/- 254	11.7%	+/- 2.1
<b>Median household income (dollars)</b>	\$84,821	+/- 8589	(X)	(X)
<b>Mean household income (dollars)</b>	\$115,418	+/- 7240	(X)	(X)
With earnings	10,296	+/- 452	81.8%	+/- 1.8
Mean earnings (dollars)	\$108,189	+/- 8784	(X)	(X)
With Social Security	4,004	+/- 317	31.8%	+/- 2.1
Mean Social Security income (dollars)	\$18,059	+/- 1008	(X)	(X)
With retirement income	2,880	+/- 310	22.9%	+/- 2.2
Mean retirement income (dollars)	\$41,312	+/- 9840	(X)	(X)
With Supplemental Security Income	282	+/- 108	2.2%	+/- 0.9
Mean Supplemental Security Income (dollars)	\$9,197	+/- 1658	(X)	(X)
With cash public assistance income	273	+/- 147	2.2%	+/- 1.1
Mean cash public assistance income (dollars)	\$2,106	+/- 1419	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	838	+/- 182	6.7%	+/- 1.4
<b>Families</b>	7,028	+/- 450	100.0%	(X)
Less than \$10,000	169	+/- 85	2.4%	+/- 1.2
\$10,000 to \$14,999	10	+/- 13	0.1%	+/- 0.2
\$15,000 to \$24,999	322	+/- 150	4.6%	+/- 2.1
\$25,000 to \$34,999	340	+/- 123	4.8%	+/- 1.8
\$35,000 to \$49,999	471	+/- 140	6.7%	+/- 1.9
\$50,000 to \$74,999	1,084	+/- 320	15.4%	+/- 4.2
\$75,000 to \$99,999	1,017	+/- 259	14.5%	+/- 3.6
\$100,000 to \$149,999	1,571	+/- 271	22.4%	+/- 3.6
\$150,000 to \$199,999	885	+/- 186	12.6%	+/- 2.6
\$200,000 or more	1,159	+/- 199	16.5%	+/- 3
Median family income (dollars)	\$102,087	+/- 7848	(X)	(X)
Mean family income (dollars)	\$138,327	+/- 12478	(X)	(X)
Per capita income (dollars)	\$48,862	+/- 3429	(X)	(X)
<b>Nonfamily households</b>	5,554	+/- 415	(X)	(X)
Median nonfamily income (dollars)	\$64,444	+/- 6196	(X)	(X)
Mean nonfamily income (dollars)	\$84,316	+/- 8843	(X)	(X)
Median earnings for workers (dollars)	\$45,936	+/- 3667	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$61,025	+/- 7528	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$57,541	+/- 3253	(X)	(X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	29,969	+/- 1297	29,969	(X)
<b>With health insurance coverage</b>	27,338	+/- 1208	91.2%	+/- 2.2
With private health insurance	22,903	+/- 1269	76.4%	+/- 3.4
With public coverage	8,843	+/- 715	29.5%	+/- 2.1
<b>No health insurance coverage</b>	2,631	+/- 686	8.8%	+/- 2.2
Civilian noninstitutionalized population under 18 years	6,361	+/- 694	6,361	(X)
No health insurance coverage	185	+/- 112	185	+/- 1.7
Civilian noninstitutionalized population 18 to 64 years	18,631	+/- 855	18,631	(X)
<b>In labor force:</b>	14,990	+/- 865	14,990	(X)
<b>Employed:</b>	14,305	+/- 871	14,305	(X)
<b>With health insurance coverage</b>	12,670	+/- 670	88.6%	+/- 3.9
With private health insurance	11,914	+/- 617	83.3%	+/- 3.9
With public coverage	957	+/- 267	6.7%	+/- 1.8
<b>No health insurance coverage</b>	1,635	+/- 613	11.4%	+/- 3.9
<b>Unemployed:</b>	685	+/- 182	685	(X)
<b>With health insurance coverage</b>	484	+/- 158	70.7%	+/- 13.6
With private health insurance	406	+/- 151	59.3%	+/- 15.3
With public coverage	90	+/- 73	13.1%	+/- 10.2
<b>No health insurance coverage</b>	201	+/- 113	29.3%	+/- 13.6
<b>Not in labor force:</b>	3,641	+/- 381	3,641	(X)
<b>With health insurance coverage</b>	3,078	+/- 406	84.5%	+/- 6.3
With private health insurance	2,249	+/- 325	61.8%	+/- 5.3
With public coverage	1,056	+/- 269	29%	+/- 7.2
<b>No health insurance coverage</b>	563	+/- 232	15.5%	+/- 6.3
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	2.5%	+/- 1.2
<b>With related children under 18 years</b>	(X)	+/- (X)	5.3%	+/- 2.5
With related children under 5 years only	(X)	+/- (X)	3.9%	+/- 4.7
<b>Married couple families</b>	(X)	+/- (X)	0.4%	+/- 0.6
<b>With related children under 18 years</b>	(X)	+/- (X)	1%	+/- 1.4
With related children under 5 years only	(X)	+/- (X)	0%	+/- 7
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	12.3%	+/- 6.2
<b>With related children under 18 years</b>	(X)	+/- (X)	18.5%	+/- 9.2
With related children under 5 years only	(X)	+/- (X)	14.1%	+/- 17.4
<b>All people</b>	(X)	+/- (X)	6.4%	+/- 1.5
<b>Under 18 years</b>	(X)	+/- (X)	7.9%	+/- 4.2
Related children under 18 years	(X)	+/- (X)	7.6%	+/- 4.2
Related children under 5 years	(X)	+/- (X)	12.8%	+/- 7.2
Related children 5 to 17 years	(X)	+/- (X)	5.4%	+/- 3.4
<b>18 years and over</b>	(X)	+/- (X)	6%	+/- 1.2
18 to 64 years	(X)	+/- (X)	6.4%	+/- 1.5
65 years and over	(X)	+/- (X)	4.8%	+/- 2
<b>People in families</b>	(X)	+/- (X)	3.2%	+/- 1.6
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	15%	+/- 2.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Workers include members of the Armed Forces and civilians who were at work last week.

Occupation codes are 4-digit codes and are based on Standard Occupational Classification 2010.

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Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2010-2014 tables, industry data in the multiyear files (2010-2014) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added as of 2009 -- please see [http://www.census.gov/hhes/www/hlthins/publications/coverage\\_edits\\_final.pdf](http://www.census.gov/hhes/www/hlthins/publications/coverage_edits_final.pdf) for more details. The corresponding 2008 data table in American FactFinder does not incorporate these edits and is therefore not comparable to this table in 2009, 2010, 2011, or 2012. Select geographies of 2008 data comparable to the 2009, 2010, 2011, and 2012 tables are accessible at <http://www.census.gov/hhes/www/hlthins/data/acs/2008/re-run.html>.

The health insurance coverage category names were modified in 2010. See ACS Health Insurance Definitions for a list of the insurance type definitions.

While the 2010-2014 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.